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6 400 CAMINO EL ESTERO

7 MONTEREY, CA 93940-3005

8 (831) 649-0200 - TELEPHONE

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**IT IS SO ORDERED.**

**Signed April 16, 2010**

A handwritten signature in cursive script, reading "Arthur S. Weissbrodt".

**Arthur S. Weissbrodt  
U.S. Bankruptcy Judge**

10 ATTORNEYS FOR DEBTOR(S)

11 **UNITED STATES BANKRUPTCY COURT**

12 **NORTHERN DISTRICT OF CALIFORNIA**

13 In Re: *Garcia, David Lobato*  
14 *Garcia, Asucena Berrelleza*

Chapter 13

15 Debtor(s).

CASE NO: *09-5-8790 ASW*

**ORDER VALUING SECONDARY LIEN OF  
BAC HOME LOANS SERVICING LP/REAL  
TIME RESOLUTIONS, INC**

**NO HEARING SET**

**B.L.R. 9014-1**

16 On March 17, 2010, Debtors filed an amended motion to value the lien of BAC Home Loans  
17 Servicing LP/Real Time Resolutions, Inc (account no. 139036268) (hereinafter Lienholder)  
18 against the property commonly known as 2567 E. Lake, Watsonville, CA, 95076, APN No. 051-  
19 441-09-000 (affects: Parcel One) and 051-441-08-000 (affects: Parcel Two) ("Property"), and  
20 more fully described as:

21 **\*SEE EXHIBIT A-LEGAL DESCRIPTION**

22 Which lien was recorded in the recorder's office of the County of Santa Cruz, CA on or about  
23 June 23, 2006 as document No. 2006-0036732 (hereinafter the Lien).

24 The Court finds that notice of the amended motion upon Lienholder was proper.  
25 Lienholder having failed to file timely opposition to Debtors' amended motion, the Court hereby  
26 orders as follows:  
27

- 1 (1) For purposes of Debtors' Chapter 13 Plan only, the Lien is valued at zero, BAC Home  
2 Loans Servicing, LP/Real Time Resolutions Inc., (account no. 139036268) and any  
3 successor or assignee in interest does not have a secured claim, and the Lien may not be  
4 enforced, pursuant to 11 U.S.C. §§ 506, 1322(b)(2) and 1327.
- 5 (2) This order shall become part of Debtors' confirmed Chapter 13 Plan.
- 6 (3) Upon entry of a discharge in Debtors' Chapter 13 case, the Lien shall be voided for all  
7 purposes, and upon application by Debtors, the Court will enter an appropriate form of  
8 judgment voiding the Lien.
- 9 (4) If Debtors' Chapter 13 case is dismissed or converted to one under another chapter before  
10 Debtors obtain a discharge, this order shall cease to be effective and the Lien shall be  
11 retained to the extent recognized by applicable nonbankruptcy law, and upon application  
12 by the lienholder, the Court will enter an appropriate form of order restoring the Lien.
- 13 (5) Except as provided by separate, subsequent order of this Court, the Lien may not be  
14 enforced so long as this order remains in effect.

15  
16 **\*\*\*END OF ORDER\*\*\***  
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Clerk Service List

The Law Offices Of Rodney M. Kleman  
400 Camino El Estero  
Monterey, CA 93940

David Lobato Garcia and Asucena Berrelleza Garcia  
2567 E. Lake  
Watsonville, CA 95076

The Office Of Devin Derham-Burk, Trustee  
P.O. Box 50013  
San Jose, CA 95150-0013

United States Trustee  
280 South First Street, Suite 268  
San Jose, CA 95113

BAC Home Loans Servicing, LP  
Attention: President or Managing Agent  
1757 Tapo Canyon Road  
Mail Stop: CA6-913-LB-11  
Simi Valley, CA 93603  
\*Name and Address where notices should be sent

BAC Home Loans Servicing, LP  
c/o Real Time Resolutions, Inc.  
Attention: Karimah Cullen  
1750 Regal Row, Suite 120  
P.O. Box 36655  
Dallas, TX 75235  
\*Transferee

BAC Home Loans Servicing, LP  
c/o Prober & Raphael, A Law Corporation  
Attention: Sarah Breitzman  
20750 Ventura Boulevard, Ste 100  
Woodland Hills, CA 91364  
\*Attorneys for Creditor

**LEGAL DESCRIPTION**

Real property in the City of Watsonville, County of Santa Cruz, State of California, described as follows:

**PARCEL ONE:**

BEING A PART OF THE RANCHO SALSIPUEDES, AND BEGINNING ON THE NORTHWESTERN SIDE OF THE HECKER HIGHWAY, FORMERLY KNOWN AS THE WATSONVILLE-SAN JOSE ROAD, AND AT A STATION FROM WHICH THE MOST EASTERN CORNER OF LANDS CONVEYED BY PETER PETERSEN, ET AL, TO MANUEL C. RODGERS, BY DEED DATED JULY 2ND, 1924, AND RECORDED IN VOLUME 85, AT PAGE 462, OFFICIAL RECORDS OF SANTA CRUZ COUNTY (OF WHICH THE LANDS HEREIN DESCRIBED ARE A PART) BEARS NORTH 36° 1' EAST 44.90 FEET DISTANT; AND RUNNING THENCE FROM SAID POINT OF BEGINNING NORTH 42° 30' WEST 211.40 FEET; THENCE SOUTH 62° 4' WEST 262.00 FEET TO LANDS OF THE MISSION SOCIETY OF THE SALESIAN CONGREGATION; THENCE ALONG THE BOUNDARY OF SAID LAST NAMED LANDS SOUTH 42° 30' EAST 328.80 FEET TO THE AFORESAID HECKER HIGHWAY AND THENCE ALONG THE SAID NORTHWESTERN SIDE OF SAID HIGHWAY NORTH 36° 1' EAST 258.70 FEET TO THE PLACE OF BEGINNING.

**PARCEL TWO:**

BEING A PART OF THE RANCHO SALSIPUEDES, AND BEGINNING AT THE NORTHWESTERN SIDE OF THE HECKER HIGHWAY, FORMERLY KNOWN AS THE WATSONVILLE-SAN JOSE ROAD AND COMMENCING AT A STATION AT THE MOST EASTERN CORNER OF LANDS CONVEYED BY PETER PETERSEN, ET UX., TO MANUEL C. RODGERS BY DEED DATED JULY 2, 1924, AND RECORDED IN VOLUME 85, AT PAGE 462, OFFICIAL RECORDS OF SANTA CRUZ COUNTY (OF WHICH THE LANDS HEREIN DESCRIBED ARE A PART) THENCE NORTH 42° 30' WEST 191.03 FEET; THENCE SOUTH 62° 4' WEST 45.46 FEET; THENCE SOUTH 42° 30' EAST 211.40 FEET TO THE AFORESAID HECKER HIGHWAY AND THENCE ALONG THE SAID NORTHWESTERN SIDE OF SAID HIGHWAY NORTH 36° 1' EAST 44.90 FEET TO THE PLACE OF BEGINNING.

APN: 051-441-09-000 (Affects: Parcel One) and 051-441-08-000 (Affects: Parcel Two)

*First American Title*

**Exhibit A**